

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Union County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548-\$565	\$172	\$187
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$489	\$101	\$144
American European Ins Co (Rutgers Group) (5)	\$422	N/A	\$249
American Fire & Casualty Co (Ohio Casualty Group)	\$587	N/A	\$264
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$782-\$1,042	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$544	\$184	\$245
Amica Mutual Ins Co (1)	\$614-\$772	\$101-\$125	\$157-\$198
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$780-\$1,160	\$114	\$173
Bay State Ins Co (Andover Group)	\$585	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$342-\$445	\$125-\$157	\$159-\$193
Castlepoint Ins Co (Tower Group)	\$564-\$640	\$147-\$166	\$221-\$250
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,374	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$507-\$564	N/A	\$143
Cumberland Mutual Fire Ins Co	\$443-\$557	\$135	\$174
Electric Ins Co (3)	\$538-\$1,774	\$100	\$91
Empire Fire & Marine Ins Co	\$341-\$475	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$429-\$524	\$141-\$176	\$149-\$185
Encompass P&C Ins Co of NJ (Encompass Group)	\$344-\$804	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$369	\$142	\$192
Farm Family Casualty Ins Co (3)	\$450	\$100	\$134
Farmers Ins Co of Flemington	\$591	\$180	\$224
Farmers Mutual Fire Ins Co of Salem Cty	\$755-\$857	\$148-\$163	\$282-\$316
Federal Ins Co (Chubb Group)	\$893	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$349	\$117	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$924	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,042	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$226	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$495	\$118	\$153
Fitchburg Mutual Ins Co	\$655	\$150	\$175
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$461-\$538	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$455-\$653	\$100-\$119	\$138-\$162
Great Northern Ins Co (Chubb Group) (2)	\$1,374	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$774-\$863	\$129	\$169
Harleysville Ins Co of NJ	\$632-\$739	\$173-\$200	\$218-\$253
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$658	\$95	\$130
High Point Preferred Ins Co	\$527-\$650	\$129-\$145	\$140-\$157
Homesite Ins Co	\$544	\$184	\$245
IDS Property Casualty Ins Co	\$735	\$134	\$185
Liberty Mutual Fire Ins Co	\$474-\$1,717	\$129	\$173
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$623-\$696	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$721	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$626	\$211	\$167
Merchants Preferred Ins Co (Merchants Group)	\$422	N/A	\$249
Merrimack Mut Fire Ins Co (Andover Group)	\$686-\$950	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$935	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$532	\$52	\$88
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$625	\$57	\$100
Ohio Casualty Ins Co (Ohio Casualty Group)	\$863	\$135	\$199
Pacific Indemnity Co (Chubb Group)	\$893	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$342-\$445	\$125-\$157	\$159-\$193
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$523	\$133	\$162
Preserver Ins Co (Tower Group) (5)	\$454	\$118	\$103
Proformance Ins Co	\$631	N/A	\$155
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$639	\$83	\$130
Providence Mutual Fire Ins Co	\$407-\$680	\$132	\$135
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$489-\$605	\$107	\$126
Rutgers Cas Ins Co (Rutgers Group)	\$382-\$502	\$99-\$124	\$78-\$100
Selective Ins Co of Amer (Selective Group)	\$549	\$127	\$168
Selective Way Ins Co (Selective Group)	\$464	N/A	\$168
State Farm Fire and Casualty Co	\$586	\$127	\$204
Tokio Marine & Nichido Fire Ins Co Ltd	\$494	\$143	\$226
Tower Ins Co of NY (Tower Group)	\$564	N/A	\$223
Tower National Ins Co (Tower Group)	\$564-\$640	\$147-\$166	\$221-\$250
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$396-\$564	\$131	\$131-\$138
United Services Auto Association (USAA Group) (1) (3)	\$400-\$481	N/A	\$106-\$136
USAA Casualty Ins Co (USAA Group) (1) (3)	\$405-\$487	N/A	\$106-\$136
Vigilant Ins Co (Chubb Group) (2)	\$1,206	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$703	N/A	\$243

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